

**ABSTRACT OF THE DISCLOSURE**

A method and system for effecting payments made by means of a mobile station in a telecommunication system that includes a telephone network, a network application connected to the telephone network, a mobile station connected to the telephone network via a wireless link system and a mobile station application. In the method, a user profile is generated in the network application from the modes of payment, a mode of payment message for transmission to the mobile station and based on the user profile is generated by the network application in a payment situation, the payment alternatives are presented to the user on the mobile station and a response message based on user input is generated and sent to the network application. In the system, the network application comprises means for generating a user profile from the modes of payment employed by the user, and means for generating a mode of payment message based on the user profile and for sending that message to the mobile station in a payment situation. The mobile station application comprises means for presenting the payment alternatives via the mobile station and means for generating a response message to the network application on the basis of user input.